

## **Annual Meeting of Loon Lake Homeowners Association (LLHOA)**

August 16<sup>th</sup>, 2020 by ZOOM call.

Meeting was called to order at 10:35 by Patty Cogswell, (PC) president and chairperson.

46 individual zoom participants as well as two additional participants at Trout house and Craig Johnstone with Patty Cogswell, Quorum of 49 homeowners.

PC first introduced Board of Directors

Carleen Madigen moderator for the Zoom; Craig Johnstone VP; Jane Carroll Treasurer; Brenda Gewurz, sect. ; Stuart Lucks, head of committee on water quality; Judy Cox, Head of Beach Committee ; Zev Hershtal Technical and internet ; George Johnson legal counsel; David Weschler legal counsel

Missing; Tom Bartis; immediate past president, Murray Vasilevsky picnic committee.

### **Minutes from Aug 2019 Annual Meeting.**

PC introduced minutes. *Peter Trout* asked question on the language relating to potential donation of land to the LLHOA. Although minutes reflect the past and not what the present position of the land owners might be, PC tabled minutes to see if there was need to make corrections.

Suggestion to have this year's minutes released closely after the meeting.

### **Treasurers report ; Patty Cogswell and Jane Carroll**

Budget and actual sent out prior to meeting.

Last year was an excellent year from a financial perspective. There were 89 paid up members, one of the highest. We were left with a small cushion.

For 2020-2021 season, due to Covid, we have budgeted based 71 paid members as some people are not in Loon lake and may be more reticent to pay membership. At present there are 61 members paid. Membership can be paid by PayPal (see link on website) or by mailing in check.

**Question; Peter Trout PT** Inquired as to what were the donations paid out. Jane Carroll listed them as follows:

Saranac Lake Fire and Rescue Squad

Bloomingtondale volunteer fire

Vermontville Food Pantry (St Pauls)

Loon Conservation Fund now called Adirondack Center for Loon Conservation.

Loon Lake Jewish Center (for use of facilities)

Loon Lake Live (who play at picnic and provide a great service to our community)

PT suggested we might itemize these expenses yearly in our annual financial report so LLHO can see where their donations are going.

**Question:** Debra Driscoll (DD) Why is there a revenue under invasive species? Contributions are made by homeowners to our invasive species fund. This fund is itemized as a separate line in the budget.

PT Why is insurance budget higher than actual expenditure? We provided for increased insurance costs due to potential land donation and it hasn't finalized yet.

And we contracted with a new insurer at a much lower rate, as well as better policy condition.

Report of water testing sent out ahead of meeting.

Stuart has coordinated work on water quality and testing for several years. Water samples from both the north and south basins were transported to the Paul Smiths labs. Our lake is a natural lake, not formed from dams or logging and not stocked with fish. As per the report the quality of the water has not changed much over time, and if anything has improved slightly. Acid rain does not seem to be a dangerous factor for the lake. Road salt as well as grass fertilizers are also thankfully negligible.

For 2020 unfortunately Paul Smiths no longer carries out testing and the new company gave us a quote for more than double the fees. As well, due to Covid it is a little complicated to bring in samples etc. The Board of directors has suggested skipping a year of testing and continuing in 2021.

PC There is an on line training course for members to do their own testing. It would be an idea for us to have several members take the course and be able to supplement the professional testing. Although the course is free, a donation to Paul Smiths for the course and all the good work they do, would be in order.

**Question;** Do we do E. coli testing? SL. We used to do E. coli and Paul Smith personnel explained that E.coli is often a very localized condition. i.e. a raccoon poos in the water in a particular spot and the E. coli numbers soar right there.

**Question: DD** What has been the increase in cost? SL Last year costs were between \$1000 to \$1200 and the new company Adirondack Research Organization, is quoting us around \$2,700 to \$3,000.

**Comments: Several homeowners:** stated that is important to do testing annually.

-3-

Trouts suggested we start a conservation committee to officially act on our behalf on these issues. SL. Would be happy to head up a committee to work with in

helping on conservation of the lake. Any other volunteers can email Patty to join and help out.

Carleen Madigen: Lake Conservation is for her the greatest priority.

*Craig Johnstone* Ready to donate up to \$1000 in matching funds so we can do monitoring for this year if possible.

PC – lovely gesture and others who wish to help meet the matching challenge can send in a donation through PayPal. SL This is an area where we as an association can make a difference.

*Bob Santiorello* has noticed green algae in the water or a few days near the pump house on Horse's Point. Any idea what it might be? PC will look it up and get back to them.

*Carl Allard* how difficult is it to rid a lake of invasive species? SL it is extremely difficult and costly, and some lakes can't get rid of it ever, only hold it at bay. It needs to be caught early. This explains the importance of washing all boats that come in from other lakes, even kayaks and canoes that have been on other lakes.

*Craig Johnstone* This explains why yearly monitoring is preferable.

### **Beach Committee : Patty Cogswell and Judy Cox**

The beach committee has been hard at work this year and last to clean up the boat storage area. Old boats with obvious leaks have been discarded, others cleaned so as to create more sitting area as well as making it easier to access the boats there.

The gravel path down to the beach was improved.

A cedar tree growing out of the wall has been removed.

-4-

Boats this year need to be identified by a decal, that Judy can provide for you at no cost. This helps us identify boats that should not be there.

As well all boats need to be removed at the end of the season. Some homeowners leave their boats all year but they won't be able to this year. This is especially important as two dead trees will be removed in late fall and one needs to fall in the direction of the boats. Covid may mean some of you are not in Loon Lake and if you need help with this, please contact the LLHOA and we will try to help you get your boats removed.

Judy reminded everyone that the volunteers did a great job in cleaning and maintaining the beach, but we can always use more volunteers, especially those with specific skills. Please let us know if you are prepared to volunteer.

**Question** Can the stump in the wall be removed? Someone volunteered to carve a sculpture out of the stump and this would be wonderful.

### **Beach Land acquisition: Patty Cogswell**

The owners JC and LG LLC have now purchased the land from Loon Gulf. The survey is presently being done and pending the survey result, APA and DEC approval, the land should be donated to the LLHOA. In actuality the purchase and transfer should not make a material difference for those with deeded rights. We will do our best to protect the rights to access and use this area, as we have been doing.

**Question:** does our insurance policy cover our ownership liability and public access? Jane Carroll explained that we have now several million \$ of liability insurance already and this will be sufficient even when we own the property.

*David Weschler;* Would boats using the boat launch have to show that they carry insurance for their boat? Patty replied that Loon Gulf didn't care about this point but with new ownership we can address these issues and monitor it more closely.

### **Boat launch and access ;Patty Cogswell**

Not sure if we will own boat launch or new owner's will. However we will maintain deeded rights to this area and have control over it as we do now. We hope we can create some responsibility on the boat owners directly. LLHOA is not solely responsible and can't always enforce some of the boating rules.

This late fall the boat launch key system will be changed. Presently there are too many keys circulating. For example, there are 91 keys out and two boat rental companies have copies of our key!!! We will remind people in the fall so all will be able to remove their boats in a timely manner before the keys are changed.

We may consider an electronic card system that may allow us to know who is coming in and determine if cards were lent out to those not allowed on the lake. It is an opportunity with new keys, we can know how many people are using the launch, and help create a stronger sense of responsibility with their boats. We intend to prepare a contract which states all boating rules and access rules as well. Renters should not be bringing in their own boats, but only use owner's boats. Also, no matter who is bringing a boat, or even a canoe or kayak that has been on another lake, they must wash this boat well to help avoid invasive species coming in.

**Question:** Will there be an additional cost? We need to first determine if we are using a key or card system and the cost of it. If we need to charge something, we will try to keep it very reasonable.

As well, we will address the question of who has the right to get a key, those with deeded rights or also all with lake front access?

There is a large tract waterfront land still owned by Loon Gulf on the opposite side of the lake. Anything we can do about this? PC we explained that we do present an FOI to see if any permits, or new subdivisions have be requested and we will try to at least monitor this.

CJ This is a concern to all of us. Can we get together to purchase the residual land and put it in a conservation easement or donate it to the LLHOA ? contact us or Craig directly if you want to help work on this.

### **Additional Deeded Rights Issues;Patty Cogswell**

There are two other accesses to the lake that are found in the deeds of many of the homeowners. Especially during the Covid this year, when the beach is crowded, it can be used by these homeowners. One is on Garden road and it has a lovely water access. Patty had someone clean out the path. This is not for boat access, and if needed, more boulders can be added to prevent boats from entering.

The second is on Blue Spruce at the end of the lake. This one is now fenced in and access would not be possible without passing over private property. A survey should be done here to ascertain exactly where it is located.

### **Board Elections: Patty Cogswell**

Karl Smith has withdrawn his name for election. Since there was no further candidates from floor, Craig Johnstone and Stuart Lucks are reelected and Jeff Pearson fills the one vacant spot.

Congratulations to you all. We look forward to continuing our work together in the coming year.

### **Other Business**

#### **Lifestyle Issues Patty Cogswell**

There have been complaints from homeowners on noise from different properties. Patty has researched it and there is no noise ordinance in Franklin County, although there may be a state law. We need to be respectful of our neighbors. We all live together and hopefully can get along.

Tim Birenbaum (Vera Titunik) suggested we establish a committee to discuss and make suggestions around the noise issue.

As well there have been complaints on the speed of some of the boats at which travelling. This is both dangerous for swimmers and kayakers as well as causing disruption of the shorelines by the high wake created. George Johnson had created a document of the New York state laws around boating and Patty will distribute it.

Although we cannot regulate we hope that people will be better neighbors and be respectful of others.

**Comments:**

We perhaps should add buoys where the shore is narrow and boats can create dangerous wakes. Another suggestion is to post signage not only at the boat launch but elsewhere along the lake of speed limits.

Can we post signs especially at the narrows which should be a no wake zone?

Craig Johnstone commented that he would post more signage on Hoggs Bay. There was an accident this summer in that area of the lake, between a speeding motorboat and a paddleboarder. Thankfully there were no injuries and boater was responsible in aiding paddleboarder to return to shore unharmed. Speeding was the cause and so even if boater had insurance, it would not have valid. Since it was a renter, the original owner may have been held responsible if it would have been more serious damages.

'Stanley Camp' owner Greg Campofranco has been in loon lake 16 years and has checked his deed and didn't have an easement for public beach area over his property. Patty will find the map and help them clarify where the public access is located. A survey would be the best to really clarify the location.



Brenda Gewurz thanked George Johnson, outgoing Board member, for his outstanding work on the Board, often around legal issues. We hope he will still act as legal consultant if needed.

Brenda also thanked Patty Cogswell. Not only did she run an excellent meeting, full of information for homeowners, but also for the work last year in getting our 501C not for profit status as an association, and continuing with passion and hard work on all our issues this past year.

Patty thanked Carleen Madigen who moderated this call with professionalism.

All unanswered questions from the chat not answered here will be addressed by the Board, and followed up if need be.

Thank you everyone for attending.